# Benefit comparison charts Illinois Cares Rx Basic and Illinois Cares Rx Plus



### Illinois Cares Rx Basic covers:

- Under Illinois Cares Rx Basic, your card covers prescription drugs used for treating ...
  - Alzheimer's disease
- Multiple sclerosis
- Arthritis
- Osteoporosis
- Cancer
- Parkinson's disease
- Diabetes (including insulin, syringes, and needles)
- Glaucoma
- Heart and blood pressure problems
- Lung disease and smoking-related illnesses

Note Prior approval may be required for some prescription drugs

### Additionally ...

- If you are enrolled in a coordinating Medicare Part D prescription drug plan, Illinois Cares Rx Basic will pay:
  - the monthly premium for a basic benefit package, and
  - most of your annual deductible, co-insurance, and the coverage gap for prescription drugs used to treat the 10 listed diseases.
- If you are enrolled in a basic benefit package with a non-coordinating Medicare Part D prescription drug plan, Illinois Cares Rx Basic will only pay:
  - the monthly premium for a **basic** benefit package.
  - Illinois Cares Rx Basic will **not** pay your annual deductible, co-insurance, or the coverage gap.
- If you are enrolled in an enhanced benefit package with a non-coordinating Medicare Part D prescription drug plan, Illinois Cares Rx Basic will not pay for any expenses (e.g., monthly premium, annual deductible, co-insurance, or the coverage gap).

Note For more information about your prescription drug benefits if you are enrolled in a Medicare Advantage plan, see Page 11.

# How the program works:

- When your Form IL-1363 is approved, you will receive an Illinois Cares Rx card. Present this card at a **participating** pharmacy. If you are enrolled in a coordinating Medicare Part D prescription drug plan, also present the membership card from your Medicare Part D prescription drug plan at the pharmacy.
- There is no cost for Illinois Cares Rx.
- With this card (these cards), you can obtain prescription medication for covered drugs with ...
  - \$2 for generic drugs
  - \$5 for preferred brand name drugs.

For brand name drugs when a generic drug is available, you will also be required to pay the difference in price.

After \$1,750 in benefits have been paid on your behalf in a calendar year, you must pay your copayment **plus** 20 percent of the cost of each prescription for the remainder of the calendar year.

### Additionally ...

- If you are enrolled in a coordinating Medicare Part D prescription drug plan, you will pay:
  - \$15 for non-preferred brand name drugs
  - \$15 for specialty drugs.

After \$5,100 in prescription drug benefits, your co-insurance will drop to 5 percent.

In addition to "wrap around" benefits for drugs used to treat the 10 listed diseases, you will receive the basic Medicare benefit on all other Medicare covered prescription drugs, but your co-payments may be higher.

You must follow the formulary established by your Medicare Part D prescription drug plan.

Note See Page 9, for Illinois Cares Rx Basic and Illinois Cares Rx Plus qualifications.

# Benefit comparison charts Illinois Cares Rx Basic and Illinois Cares Rx Plus



## Illinois Cares Rx Plus covers:

- Under Illinois Cares Rx Plus, your card covers ...
  - almost all prescription drugs.

Note Prior approval may be required for some prescription drugs.

#### Additionally ...

- If you are enrolled in a coordinating Medicare Part D prescription drug plan, Illinois Cares Rx Plus will pay:
  - the monthly premium for a basic benefit package and
  - most of your annual deductible, co-insurance, and the coverage gap.
- If you are enrolled in a basic benefit package with a non-coordinating Medicare Part D prescription drug plan, Illinois Cares Rx Plus will only pay:
  - the monthly premium for a **basic** benefit package.
  - Illinois Cares Rx Plus will **not** pay your annual deductibles, co-insurance, or the coverage gap.
- If you are enrolled in an enhanced benefit package with a non-coordinating Medicare Part D prescription drug plan, Illinois Cares Rx Plus will not pay for any expenses (e.g., monthly premiums, deductible, co-insurance, or the coverage gap).

Note For more information about your prescription drug benefits if you are enrolled in a Medicare Advantage plan, see Page 11.

Note See Page 9, for Illinois Cares Rx Basic and Illinois Cares Rx Plus qualifications.

# How the program works:

- When your Form IL-1363 is approved, you will receive an Illinois Cares Rx card. Present this card at a **participating** pharmacy. If you are enrolled in a coordinating Medicare Part D prescription drug plan, also present the membership card from your Medicare Part D prescription drug plan at the pharmacy.
- There is **no** cost for Illinois Cares Rx.
- With this card (these cards) you can obtain prescription medication for covered drugs with ...
  - \$2 for generic drugs
  - \$5 for preferred brand name drugs.

For brand name drugs when a generic drug is available, you will also be required to pay the difference in price.

After \$1,750 in benefits have been paid on your behalf in a calendar year, you must pay your copayment **plus** 20 percent of the costs of each prescription for the remainder of the calendar year.

### Additionally ...

- If you are enrolled in a coordinating Medicare Part D prescription drug plan, you will pay:
  - \$15 for non-preferred brand name drugs
  - \$15 for specialty drugs.

After \$5,100 in prescription drug benefits, your co-insurance will drop to 5 percent.

In addition to "wrap around" benefits, Illinois Cares Rx Plus will also pay for drugs that are excluded from coverage under Medicare Part D, such as benzodiazepines, barbiturates, and a few over-the-counter items. Your pharmacy will bill Illinois Cares Rx Plus directly for these Medicare Part D excluded drugs.

You must follow the formulary established by your Medicare Part D prescription drug plan.

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